

**Information to identify the case:**

Debtor 1	<b>Stephen Joseph Papa</b>	Social Security number or ITIN	xxx-xx-8074
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-31492-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen Joseph Papa  
aka Steve Papa

2/21/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Stephen Joseph Papa  
DebtorCase No. 19-31492-CMG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 15

Date Rcvd: Feb 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2020.

db +Stephen Joseph Papa, 58 Almond Drive, Franklin Township, NJ 08873-4222  
 518569257 +Advanced Dental Arts, 738 Easton Avenue, Franklin Township, NJ 08873-1821  
 518569260 +Jared Schefferin, 20 Broad Street, Three Bridges, NJ 08887-2139  
 518569262 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 518569263 +Mountain Summit Financial, 635 East Highway 20, Upper Lake, CA 95485-8793  
 518569265 +Pnc Bank N A, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 518569267 Vw Credit, 4360US9, Freehold, NJ 07728  
 518569268 +WI Bank Na, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 00:41:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 22 2020 00:41:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518569258 EDI: CAPITALONE.COM Feb 22 2020 05:28:00 Capital One Bank Usa N, Po Box 85520,  
 Richmond, VA 23285  
 518569259 E-mail/Text: Check.bksupport@globalpay.com Feb 22 2020 00:41:11 Global Payments Check,  
 Po Box 59371, Chicago, IL 60659  
 518569261 E-mail/Text: bncnotices@becket-lee.com Feb 22 2020 00:41:22 Kohls Capone,  
 N 56 Ridgewood Dr, Menomonee Fal, WI 53051  
 518569264 E-mail/Text: goalrealignment@payoff.zendesk.com Feb 22 2020 00:41:09 Payoff Inc,  
 3200 Park Center Dr Ste, Costa Mesa, CA 92626  
 518569266 +E-mail/Text: vci.bkcy@vwcredit.com Feb 22 2020 00:41:54 Vw Credit Inc, 1401 Franklin Blvd,  
 Libertyville, IL 60048-4460

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3